Case 09-11227 Doc 1 Filed 03/31/09 Entered 03/31/09 12:11:03 Desc Main B1 (Official Form 1) (1/08) Document Page 1 of 40

United States Bankruptcy Court	
Northern District of Illinois Eastern Division	n

Voluntary	Petition
v Olulliai y	i Cuuon

										•
Name of Debtor (if individual, enter Last, First, Middle):				Name o	Name of Joint Debtor (Spouse) (Last, First, Middle)					
Bullis, David										
All Other Names used by the Debtor in the last 8 years (include married, maiden and trade names):						All Other Names used by the Joint Debtor in the last 8 years (include married, maiden and trade names):				
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) * ***-**-5322					ur digits of Soc. S than one, state a		ıl-Taxpayer I.D. (ITIN) No./Complete EIN		
Street Address of I	Debtor (No. &	Street, City, an	d State):			Street	Address of Joint	Debtor (No. & S	Street, City, and	State):
414 Pierce	St.									
Aurora IL				(60505					
County of Residen	nce or of the P	rincipal Place o	f Business:			County	of Residence or	of the Principal	I Place of Busine	ess:
		KA	NE							
Mailing Address of	f Debtor (if diff	ferent from stre	et address)			Mailing	Address of Joint	t Debtor (if diffe	rent from street a	address):
Location of Princip	al Assets of E	Business Debtor	(if different fr	om street addr	ess above):					
	tor (Form of O	rganization)		Nature of Bu			Chapter of Bank	kruptcy Code U	Inder Which the	Petition is Filed (Check one box)
☐ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form ☐ Corporation (includes LLC & LLP) ☐ Railroad					☐ Chapter 11 ☐ Chapter 12 ☐ Chapter 15 Petition for Recognition					
☐ Partnershi	•		_	□ Stockbroker □ Commodity Broker			hapter 13		of a Forei	gn Nonmain Proceeding
Other (If debtor is not one of the above entities, check this box						Nature	of Debts (Check	one Box)		
and state type of entity below.)										
Tax-Exempt Entity (Check box, if applicable.) □ Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).						§ in pe	ebts, defined in 1: 101(8) as "incurre dividual primarily ersonal, family, or urpose."	ed by an for a household	debt	
		Filing Fee (C	neck one box)			Check	one box	CI	hapter 11 Debto	rs
Filing Fee atta	ched						Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D)			
	tion for the co	allments (applica ourt's considerat installments. Ru	ion certifying	hat the debtor	is	Check i	□ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D) Check if: □ Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or _affliates) are less than \$2,190,000.			
☐ Filing Fee wav attach signed a		(applicable to or the court's con					Acceptances of the plan were solicited prepetition from one of more classes			
	tes that funds tes that, after		perty is exclu			nses paid, th	ere will be no			This space is for court use only
Estimated Number o	of Creditors									
1- 49	50- 99	100- 199	200- 999	1,000-	5,001-	10,001 25,000	25,001	50,001 100,000	Over	
Estimated Assets	_	199 □	999	5,000	10,000	25,000	50,000		100,000	
\$0 to \$50,000	\$50,001to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1billion	More than \$1 billion	
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10	\$10,000,001 to \$50	\$50,000,001 to \$100	\$100,000,001 to \$500	\$500,000,001 to \$1billion	More than \$1 billion	

B1 (Offici	al Form 1) (1/08) Document	Page 2 of 40				
		Voluntary Petition	Name of Debtor(s)				
	Th	is page must be completed and filed in every case)	Bull	is, David			
Location W	here Filed:	All Prior Bankruptcy Case Filed Within Last 8	Years (if more than two, attach additional sheet Case Number:) Date Filed:			
None	nere i neu.		oase Namber.	Date Filed.			
None							
Name of De	ebtor:	Pending Bankruptcy Case Filed by any Spouse, Partner, or A	Case Number:	Date Filed:			
No	ne						
District:			Relationship:	Judge:			
		Exhibit A		ibit B I whose debts are primarily consumer debts.)			
•	•	ted if debtor is required to file periodic reports (e.g., 10Q) with the Securities and Exchange Commission	I, the attorney for the petitioner named in the fo	regoing petition, declare that I			
		ection 13 or 15 (d) of the Securities Exchange Act of	have informed the petitioner that [he or she] ma or 13 of title 11, United States Code, and have				
1934 a	nd is requ	uesting relief under chapter 11.)	each such chapter. I further certify that I have	•			
			required by 11 USC § 342(b).				
	Exhibit A	is attached and made a part of this petition.	/s/ Alex	Wilson			
			Alex Wilson	Dated: 03/30/2009			
		F.W.	11.14.0				
	Does	the debtor own or have possession of any property that poses or is allege	ibit C ed to pose a threat of imminent and identifiable ha	arm to public health or safety?			
П	Yes, and	Exhibit C is attached and made a part of this petition.					
	No.	·					
		E.uk.	ilei4 D				
		(To be completed by every individual debtor. If a joint petition is file	ibit D ed, each spouse must complete and attach a sepa	arate Exhibit D.)			
	Exhibit D	completed and signed by the debtor is attached and made a part of this p	petition.				
П	If this is a jo	•	d of this position				
	EXNIBIT D	also completed and signed by the joint debtor is attached and made a par	rt of this petition.				
		_	ng the Debtor - Venue				
		Debtor has been domiciled or has had a residence, principal pl	pplicable Box.) lace of business, or principal assets in this	District for 180 days			
		immediately preceding the date of this petition or for a longer p	' ' '	,			
		There is a bankruptcy case concerning debtor's affiliate, gener	al partner, or partnership pending in this Di	strict.			
		Debtor is a debtor in a foreign proceeding and has its principal	place of husiness or principal assets in the	United			
	ш	States in this District, or has no principal place of business or a					
		or proceeding [in a federal or state court] in this District, or the	interests of the parties will be served in reg	ard to the			
		relief sought in this District.					
		Certification by a Debtor Who Reside	es as a Tenant of Residential Pro plicable boxes.)	perty			
		Landlord has a judgment against the debtor for possession of	, , , , , , , , , , , , , , , , , , ,	ete the			
		following.)					
		(Name of landlord that obtained judgment)					
		(Address of Landlord)					
		Debtor claims that under applicable nonbankruptcy law, there a permitted to cure the entire monetary default that gave rise to the					
		possession was entered, and	no jaaginent for possession, after the judgi				
		Debtor has included in this petition the deposit with the court of	any rent that would become due during the	e 30-day			
		period after the filing of the petition.	partification (11 LLS C. s. 2004)				
	Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1))						

Case 09-11227 Doc 1 Filed 03/31/09 Entered 03/31/09 12:11:03 Desc Main B1 (Official Form 1) (1/08) Document Page 3 of 40

Voluntary Petition

This page must be completed and filed in every case)

Name of Joint Debtor(s)

Bullis, David

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

/s/ David Bullis

David Bullis

Dated: 03/25/2009

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

<< Sign & Date on Those Lines

Signature of Attorney

/s/ Alex Wilson

Signature of Attorney for Debtor(s)

Alex Wilson

Printed Name of Attorney for Debtor(s)

LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH)

Date: 03/30/2009

* In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section.

Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.



Case 09-11227 Doc 1 Filed 03/31/09 Entered 03/31/09 12:11:03 Desc Main Document Page 4 of 40

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

David Bullis Debtor Bankruptcy Docket #:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

	3,20,200	David Bullis	Here
Dated:	03/25/2009	/s/ David Bullis	Sign & Date
I certify un	nder penalty of perjury that the	e information provided above is true and correct.	
does r	The United States trustee or bankrund apply in this district.	uptcy administrator has determined that the credit counseling requirement of 11 U.S.C.	§ 109(h)
	Active military duty in a military co	ombat zone.	
partici	• `	§ 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, terson, by telephone, or through the Internet.);	to
of real	Incapacity. (Defined in 11 U.S.C. izing and making rational decisions with	§ 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be inch respect to financial responsibilities.);	capable
	I am not required to receive a credit otion for determination by the court.]	counseling briefing because of: [Check the applicable statement.] [Must be accompan	ied
your b manaq the 30	pankruptcy petition and promptly file a c gement plan developed through the ago l-day deadline can be granted only for o	court, you must still obtain the credit counseling briefing within the first 30 days after you certificate from the agency that provided the counseling, together with a copy of any debt ency. Failure to fulfill these requirements may result in dismissal of your case. Any exter cause and is limited to a maximum of 15 days. Your case may also be dismissed if the cobankruptcy case without first receiving a credit counseling briefing.	nsion of
•	from the time I made my request, and the file my bankruptcy case now. [Must	inseling services from an approved agency but was unable to obtain the services during the following exigent circumstances merit a temporary waiver of the credit counseling rect to eaccompanied by a motion for determination by the court.] [Summarize exigent circumstances]	quirement
perfo a cop	ed States trustee or bankruptcy adminis orming a related budget analysis, but I o	ng of my bankruptcy case, I received a briefing from a credit counseling agency approve strator that outlined the opportunties for available credit counseling and assisted me in do not have a certificate from the agency describing the services provided to me. You m ribing the services provided to you and a copy of any debt repayment plan developed th bankruptcy case is filed.	ust file
perfo	d States trustee or bankruptcy adminis	ng of my bankruptcy case, I received a briefing from a credit counseling agency approve trator that outlined the opportunties for available credit counseling and assisted me in have a certificate from the agency describing the services provided to me. Attach a copy t plan developed through the agency.	•

PFG Record # 404204 B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Dated:

03/25/2009

David Bullis Debtor Bankruptcy Docket #:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

	1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
	2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
	3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]
	If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.
	4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
	Active military duty in a military combat zone.
	5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
l cer	tify under penalty of perjury that the information provided above is true and correct.

PFG Record # 404204 B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

Sign & Date

Here

Case 09-11227 Doc 1 Filed 03/31/09 Entered 03/31/09 12:11:03 Desc Main Document Page 6 of 40

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

David Bullis, Debtor

Attorney for Debtor: Alex Wilson

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

			AMOUNTS SCHEDULED		
Name of Schedule	Attached YES NO	Pages	Assets	Liabilities	Other
SCHEDULE A - Real Property	Yes	1	\$130,000	\$-	\$-
SCHEDULE B - Personal Property	Yes	3	\$26,350	\$-	\$-
SCHEDULE C - Property Claimed as Exempt	Yes	1+	\$-	\$-	\$-
SCHEDULE D - Creditors Holding Secured Claims	Yes	1+	\$-	\$199,000	\$-
SCHEDULE E - Creditors Holding Unsecured Priority Claims	Yes	2	\$-	\$-	\$-
SCHEDULE F - Creditors Holding Unsecured Nonpriority Claims	Yes	1+	\$-	\$70,700	\$-
SCHEDULE G - Executory Contracts and Unexpired Leases	Yes	1	\$-	\$-	\$-
SCHEDULE H - CoDebtors	Yes	1	\$-	\$-	\$-
SCHEDULE I - Current Income of Individual Debtor(s)	Yes	1	\$-	\$-	\$3,652
SCHEDULE J - Current Expenditures of Individual Debtor(s)	Yes	1	\$-	\$-	\$3,634
TOTALS			\$ 156,350 TOTAL ASSETS	\$ 269,700 TOTAL LIABILITIES	

Case 09-11227 Doc 1 Filed 03/31/09 Entered 03/31/09 12:11:03 Desc Main Document Page 7 of 40

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

David Bullis / Debtor Bankruptcy Docket #:

Attorney for Debtor: Alex Wilson

STATISTICAL SUMMARY OF CERTAIN LIABILITIES - 28 U.S.C. § 159

If you are an individual debtor whose debts are primarily consumer debts as defined in 101(8) of the Bankruptcy Code (11 U.S.C. 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts and, therefore, are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C § 159 Summarize the following types of liabilities, as reported in the Schedules, and total them

Type of Liability	Amount
Domestic Support Obligations (From Schedule E)	\$ 0
Taxes and Certain Other Debts Owed to governmental Units (From Schedule E)	\$ 0
Claims for Death or Personal Injury While Debtor was Intoxicated (From Schedule E) whether disputed or undisputed)	\$ 0
Student Loan Obligations (From Schedule F)	\$ 21,800.00
Domestic Support Separation Agreement and Divorce Decree Obligations Not Reported on (Schedule E).	\$ 0
Obligations to Pension or Profit Sharing and Other Similar Obligations (From Schedule F)	\$ 0
TOTAL	\$ 21,800
State the following:	
Average Income (from Schedule I, Line 16)	\$ 3,652.11

Average Income (from Schedule I, Line 16)	\$ 3,652.11
Average Expenses (from Schedule J, Line 18)	\$ 3,634.00
Current Monthly Income (from Form 22A Line 12; or, Form 22B Line 11; or, Form 22C Line 20)	\$ 6,099.53

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column		\$0
4. Total from Schedule F		\$ 70,700.00
5. Total of non-priority unsecured debt (sum of 1,3 and 4)		\$ 70,700.00

Case 09-11227 Doc 1 Filed 03/31/09 Entered 03/31/09 12:11:03 Desc Main Document Page 8 of 40

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

David Bullis, Debtor

Attorney for Debtor: Alex Wilson

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband Wife Joint Or Community	Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption	Amount of Secured Claim
414 Pierce St. Aurora, IL 60505 - (Debtors primary residence) Title held in joint tenancy with Donald Reid	Fee Simple		\$ 130,000	\$ 199,000

Total Market Value of Real Property

(Report also on Summary of Schedules)

\$130,000.00

PFG Record # 404204 B6A (Official Form 6A) (12/07) Page 1 of 1

Doc 1 Filed 03/31/09 Entered 03/31/09 12:11:03 Desc Main Case 09-11227

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

David Bullis, Debtor

Attorney for Debtor: Alex Wilson

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information in this schedule, do not include the name or address of a minor child. Simpy state a "minor child."

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or quardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	O N E	Description and Location of Property	C 1 M	Property Deduct	nt Value of s Interest in ty, Without cting Any d Claim or	
1. Cash on Hand	X					
2. Checking, savings or other financial ccounts, certificates of deposit or shares in anks, savings and loan, thrift, building and ban, and homestead associations or credit nions, brokerage houses, or cooperatives.					_	
		Checking account with Best Source Credit Union.		\$	0	
		Checking account with Best Source Credit Union.		\$	0	
		Checking account with Metropolitan Credit Union.		\$	0	
Security Deposits with public utilities, elephone companies, landlords and others.	X					
 Household goods and furnishings, ncluding audio, video, and computer quipment. 		Household goods; TV, VCR, stereo, sofa, vacuum, table, chairs, lamps, entertainment center, bedroom sets, washer/dryer, stove, refrigerator, microwave, pots/pans, dishes/flatware		\$	2,000	
5. Books, pictures and other art objects, ntiques, stamp, coin, record, tape, compact isc, and other collections or collectibles.		Books, Compact Discs, Tapes/Records, Family Pictures		\$	50	
6. Wearing Apparel				,		
		Necessary wearing apparel.		\$	300	
7. Furs and jewelry.	X					
8. Firearms and sports, photographic, and ther hobby equipment.	X					
Interests in insurance policies. Name insurance company of each policy and emize surrender or refund value of each.	X	B6B (Official				

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

David Bullis, Debtor

Attorney for Debtor: Alex Wilson

	SCHEDULE B - PERSONAL PROPERTY									
Type of Property	N O N E	Description and Location of Property	C H M	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or						
10. Annuities. Itemize and name each issuer.	X									
11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	X									
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars										
		403(b)		\$ 12,000						
12. Stocks and interacts in incorporated and		401(k)		\$ 12,000						
13. Stocks and interests in incorporated and unincorporated businesses.	X									
14. Interest in partnerships or joint ventures. Itemize. Itemize.	X									
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X									
16. Accounts receivable	X									
17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled	X									
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	Х									
19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X									
20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X									
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.	X									
22. Patents, copyrights and other intellectual property. Give particulars.	Х									
23. Licenses, franchises and other general intangibles.	X									
DEC Booord # 404204		 	Form 6	B) (12/07) Page 2 of 3						

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

David Bullis, Debtor

Attorney for Debtor: Alex Wilson

SCHEDULE B - PERSONAL PROPERTY										
Type of Property	C H	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or								
24. Customer list or other compilations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes	X									
25. Autos, Truck, Trailers and other vehicles and accessories.	X									
26. Boats, motors and accessories.	X									
27. Aircraft and accessories.	Х									
28. Office equipment, furnishings, and supplies.	х									
29. Machinery, fixtures, equipment, and supplie used in business.	X									
30. Inventory	X									
31. Animals		Family Pets/Animals. 2 dogs		none						
32. Crops-Growing or Harvested. Give particulars.	х									
33. Farming equipment and implements.	X									
34. Farm supplies, chemicals, and feed.	Х									
35. Other personal property of any kind not already listed. Itemize.	х									
		Total (Report also on Summary of Schedules)		\$26,350						

Case 09-11227 Doc 1 Filed 03/31/09 Entered 03/31/09 12:11:03 Desc Main Document Page 12 of 40

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

David Bullis, Debtor

11 U.S.C. § 522(b)(3)

Attorney for Debtor: Alex Wilson

SCHEDULE C - PROPERTY CLAIMED EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	Check if debtor claims a homestead exemption that exceeds \$136,875
11 U.S.C. § 522(b)(2)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
00. Real Property 414 Pierce St. Aurora, IL 60505 - (Debtors primary residence) Title held in joint tenancy with Donald Reid	735 ILCS 5/12-901	\$ 15,000	\$ 130,000
04. Household goods and furnishings, including audio, video, and computer equipment. Household goods; TV, VCR, stereo, sofa, vacuum, table, chairs, lamps, entertainment center, bedroom sets, washer/dryer, stove, refrigerator, microwave, pots/pans, dishes/flatware	735 ILCS 5/12-1001(b)	\$ 2,000	\$ 2,000
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. Books, Compact Discs, Tapes/Records, Family Pictures	735 ILCS 5/12-1001(a)	\$ 50	\$ 50
06. Wearing Apparel Necessary wearing apparel.	735 ILCS 5/12-1001(a),(e)	\$ 300	\$ 300
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars 403(b)	735 ILCS 5/12-1006	\$ 12,000	\$ 12,000
401(k)	735 ILCS 5/12-1006	\$ 12,000	\$ 12,000

PFG Record # 404204 B6C (Official Form 6C) (12/07) Page 1 of 1

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

David Bullis, Debtor

Attorney for Debtor: Alex Wilson

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including Zip and Account Number (See Instructions Above)	,	C J M	* Date Claim was Incured * Nature of Lien *Value of Property Subject to Lien *Description of Property	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of	Unsecured Portion, If Any
1 HFC Attn: Bankruptcy Dept. Po Box 1547 Chesapeake VA 23327 Acct No.: 5841			Dates: 2007 Nature of Lien: Mortgage Market Value: \$ 130,000 Intention: Reaffirm 524 (c) *Description: 414 Pierce St. Aurora, IL 60505 - (Debtors primary residence) Title held in joint tenancy with Donald Reid				\$ 199,000	\$ 0

Total

\$ 199,000

(Report also on Summary of Schedules.) (if applicatble, report also on Statistical Summary of Certain Liabilities and Related Data.)

\$ -

PFG Record # 404204 B6D (Official Form 6D) (12/07) Page 1 of 1

Case 09-11227 Doc 1 Filed 03/31/09 Entered 03/31/09 12:11:03 Desc Main Document Page 14 of 40

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

David Bullis, Debtor

Attorney for Debtor: Alex Wilson

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
Extensions of Credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950 * per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
Taxes and certain other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to maintain the capital of insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
Claims for death or personal injury while debtor was intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on April 10, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

PFG Record # 404204 B6E (Official Form 6E) (12/07) Page 1 of 1

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

David Bullis / Debtor

Attorney for Debtor: Alex Wilson

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

L				'						
	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C H M	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed			unt of aim
1	Allied Interstate C/O: Insight Book Club PO Box 5023 New York NY 10163 Acct #: XXXXX5322			Dates: 2007 Reason: Membership/Subscription					\$	50
2	Capital One Attn: Bankruptcy Dept. Po Box 85520 Richmond VA 23285 Acct #: 517805221372			Dates: 2002 Reason: Credit Card or Credit Use				Ś	\$ ^	1,000
3	Capital One Attn: Bankruptcy Dept. Po Box 85520 Richmond VA 23285 Acct #: 438864205831			Dates: 2001 Reason: Credit Card or Credit Use					\$	900

Record # 404204 B6F (Official Form 6F) (12/07) Page 1 of 5

Document Page 16 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

David Bullis / Debtor

Attorney for Debtor: Alex Wilson

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS										
	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	negimboo	Unliquidated	Disputed	Amount of Claim		
4	Capital One Attn: Bankruptcy Dept. Po Box 85520 Richmond VA 23285 Acct #: 412174161816			Dates: 1999 Reason: Credit Card or Credit Use				\$ 900		
5	Chase Attn: Bankruptcy Dept. 800 Brooksedge Blvd Westerville OH 43081 Acct #: 540168306341			Dates: 2007 Reason: Credit Card or Credit Use				\$ 700		
6	Citibank Attn: Bankruptcy Dept. 12234 N Ih 35 Sb Bldg B Austin TX 78753 Acct #: 7945012903381			Dates: 2005 Reason: Credit Card or Credit Use				\$ 2,500		
7	Diners Club Bankruptcy Department Box 6003 The Lakes NV 88901 Acct #: 38865567830106			Dates: 2005 Reason: Credit Card or Credit Use				\$ 13,600		
8	Eye Physicians & Surgeons Attn: Bankruptcy Dept. 2800 N. Sheridan Rd Chicago IL 60657 Acct #: 17990			Dates: 2008 Reason: Medical Debt				\$ 400		
9	HFC Attn: Bankruptcy Dept. Po Box 1547 Chesapeake VA 23327 Acct #: XXXXX5322			Dates: 2007 Reason: Credit Card or Credit Use				\$ 11,000		
10	HSBC Attn: Bankruptcy Dept. Po Box 5253 Carol Stream IL 60197 Acct #: 548955511436			Dates: 2005 Reason: Credit Card or Credit Use				\$ 700		

404204

Case 09-11227 Doc 1 Filed 03/31/09 Entered 03/31/09 12:11:03 Desc Main Document Page 17 of 40

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

David Bullis / Debtor

Attorney for Debtor: Alex Wilson

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS									
	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim	
11	HSBC Attn: Bankruptcy Dept. Po Box 5253 Carol Stream IL 60197 Acct #: 548897501862			Dates: 2003 Reason: Credit Card or Credit Use				\$ 600	
12	HSBC Attn: Bankruptcy Dept. Po Box 5253 Carol Stream IL 60197 Acct #: 601138002801			Dates: 2007 Reason: Credit Card or Credit Use				\$ 600	
13	HSBC Attn: Bankruptcy Dept. Po Box 5253 Carol Stream IL 60197 Acct #: 5458000156133			Dates: 2007 Reason: Credit Card or Credit Use				\$ 800	
14	J Crew Attn: Bankruptcy Dept. Po Box 182273 Columbus OH 43218 Acct #: 585637100353			Dates: 2004 Reason: Credit Card or Credit Use				\$ 1,400	
15	Macy's Attn: Bankruptcy Dept. 9111 Duke Blvd Mason OH 45040 Acct #: 438030583			Dates: 2006 Reason: Credit Card or Credit Use				\$ 1,800	
16	Merrick Bank Attn: Bankruptcy Dept. Po Box 5000 Draper UT 84020 Acct #: 412061306707			Dates: 2006 Reason: Credit Card or Credit Use				\$ 1,600	
17	Metro Credit Attn: Bankruptcy Dept. 200 Revere Beach Pkwy Chelsea MA 02150 Acct #: 1804845			Dates: 2003 Reason: Credit Card or Credit Use				\$ 500	

404204

Document Page 18 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

David Bullis / Debtor

Attorney for Debtor: Alex Wilson

	SCHEDULE F - CREDITOR	RS	НО	LDING	UNSECURED NON-PRIO	RIT	Y C	LA	IMS
	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H		Date Claim Was Incurred and Consideration For Claim. aim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
18	Sallie Mae Attn: Bankruptcy Dept. 12061 Bluemont Way Reston VA 20910			Dates: Reason:	1995 Loan or Tuition for Education				\$ 21,800
	Acct #: XXXXX								
19	Shell Attn: Bankruptcy Dept. Po Box 6497 Sioux Falls SD 57117			Dates: Reason:	2005 Credit Card or Credit Use				\$ 2,400
	Acct #: 26062								
20	SST Attn: Bankruptcy Dept. Po Box 84024 Columbus GA 31908			Dates: Reason:	2001 Credit Card or Credit Use				\$ 500
	Acct #: 4036240000935								
21	Target Attn: Bankruptcy Dept. Po Box 673 Minneapolis MN 55440			Dates: Reason:	2004 Credit Card or Credit Use				\$ 1,400
	Acct #: 43523717873								
22	THD/CBSD Attn: Bankruptcy Dept. Po Box 6497 Sioux Falls SD 57117			Dates: Reason:	2005 Credit Card or Credit Use				\$ 700
	Acct #: 6035322019785								
23	Tru Green Attn: Bankruptcy Dept. 14405 S. Rt 59 Plainfield IL 60544			Dates: Reason:	2007 Credit Extended to Debtor(s)				\$ 150
	Acct #: 123506								
24	Wells Fargo Attn: Bankruptcy Dept. 3201 N 4Th Ave Sioux Falls SD 57104			Dates: Reason:	2007 Credit Card or Credit Use				\$ 4,700
	Acct #: 407110001360								

404204

Case 09-11227 Doc 1 Filed 03/31/09 Entered 03/31/09 12:11:03 Desc Main Document Page 19 of 40

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

David Bullis / Debtor

Attorney for Debtor: Alex Wilson

SCHEDIII E E .	CREDITORS	HOI DING	LINSECURED	NON-PRIORITY	CL AIMS
JOHLDOLL -	· CIVEDI I CIVO	LICEDING	DIADECOILED		CLAIIVIO

Creditor's Name, Mailing Address Including
Zip Code and Account Number
(See Instructions Above)

Codebtor O C M H Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State Unliquidated Disputed

Contingent

Amount of Claim

Total Amount of Unsecured Claims

(Report also on Summary of Schedules)

\$ 70,700.00

Record # 404204 B6F (Official Form 6F) (12/07) Page 5 of 5

Case 09-11227 Doc 1 Filed 03/31/09 Entered 03/31/09 12:11:03 Desc Main Document Page 20 of 40

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

David Bullis, Debtor

Attorney for Debtor: Alex Wilson

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).



Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract. Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Non-Residential Real Property. State Contract Number or Any Government Contract.

[x] None

PFG Record # 404204 B6G (Official Form 6G) (12/07) Page 1 of 1

Case 09-11227 Doc 1 Filed 03/31/09 Entered 03/31/09 12:11:03 Desc Main Document Page 21 of 40

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

David Bullis, Debtor			
Attorney for Debtor:	Alex Wilson		

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor 's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

Name and Address of CoDebtor	Name and Address of the Creditor
[x] None	
[4] mana	

PFG Record # 404204 B6H (Official Form 6H) (12/07) Page 1 of 1

UNITED STATTES BARRETT C 4 COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

David Bullis, Debtor Bankruptcy Docket #:

Attorney for Debtor: Alex Wilson

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital	DEPENDENTS OF DEBTO	R AND SPOUSE ~ RELATIONSHIP AND AGE
Status: Single	None, , , ,	
	DEBTOR EMPLOYMENT	SPOUSE EMPLOYMENT
Occupation:	Survey Specialist	
Name of Employer:	NORC	
Years Employed	4 years	
Employer Address:	55 E. Monroe	
City, State, Zip	Chicago, IL 60603	,

INCOME: (Estimate of average or projected monthly income at time case filed.)	DEBTOR	SPOUSE
. Monthly Gross Wages, Salary, and commissions	\$ 4,238.59	\$ 0.00
(Prorate if not paid monthly.) — 2. Estimated Monthly Overtime —	\$ 0.00	\$ 0.0
. SUBTOTAL	\$ 4,238.59	\$ 0.00
LESS PAYROLL DEDUCTIONS		
a. Payroll Taxes and Social Security	\$ 933.40	\$ 0.00
b. Insurance	\$ 575.08	\$ 0.0
c. Union Dues	\$ 0.00	\$ 0.00
d. Other (Specify)	\$ 0.00	\$ 0.00
Voluntary 401 Contributions:	\$ 0.00	\$ 0.0
Child Support:	\$ 0.00	\$ 0.00
Life Insurance, Uniforrms, 401K Loan:	\$ 0.00	\$ 0.00
. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 1,508.48	\$ 0.00
. TOTAL NET MONTHLY TAKE HOME PAY	\$ 2,730.11	\$ 0.00
. Regular income from operation of business or profession or farm	\$ 0.00	\$ 0.0
. Income from real property	\$ 0.00	\$ 0.0
. Interest and dividends	\$ 0.00	\$ 0.0
Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ 0.00	\$ 0.0
Social Security or government assistance (Specify)	\$ 0.00	\$ 0.0
2. Pension or retirement income	\$ 0.00	\$ 0.0
3. Other monthly income (Specify:) Partner Income & &	\$ 922.00	\$ 0.0
Unemployment Income	\$ 0.00	\$ 0.0
4. SUBTOTAL OF LINES 7 THROUGH 13		
5. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 3,652.11	\$ 0.00
6. COMBINED AVERAGE MONTHLY INCOME (Combine column totals fromline 15;	\$ 3,652.	11
there is only one debtor repeat total reported on line 15.)	eport also on Summary of Schedules and if a	

Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data.)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None**

Record #: 404204 B6I (Official Form 6I) (12/07) Page 1 of 1

UNITED STATIES BARREUPTÉ 4 COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

David Bullis / Debtor Bankruptcy Docket #: Attorney for Debtor: Alex Wilson SCHEDULE J - CURRENT EXPENSES OF INDIVIDUAL DEBTOR(S) Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. Check box if joint petition is filed & debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse". Rent or home mortgage payment (include lot rented for mobile home) \$1,749.00 a. Real Estate taxes included? [] Yes [x] No b. Property insurance included? [] Yes [x] No Utilities: a. Electricity and Heating Fuel \$ 300.00 b. Water, Sewer, Garbage \$35.00 c. Cellphone, Internet \$ 120.00 d. Other **Home Phone and Cable Television** \$ 90.00 \$ 50.00 3. Home Maintenance (repairs and upkeep) \$450.00 4. Food \$50.00 5. Clothing 6. Laundry and Dry Cleaning \$50.00 7. Medical and Dental Expenses \$ 355.00 8. Transportation (not including car payments) Gas, Tolls/Parking, Fees/Licenses, Repair, Bus/Train 9. Recreation, Clubs and Entertainment, Newspapers, Magazines, etc. Charitable Contributions \$ -11. Insurance (not deducted from wages or included in home mortgage payments) \$ a. Homeowner's or Renter's b. Life \$c. Health d. Auto \$ 135.00 e. Other \$-12. Taxes (not deducted from wages or included in home mortgage payments) \$ -Federal or State Tax Repayments, Real Estate Taxes (Specify) 13. Installment Payments: (In Chapter 11, 12, and 13 cases, do not list payments to be included in plan) \$a. Auto b. Reaffirmation Payments \$ c. Other \$-\$-14. Alimony, maintenance and support paid to others 15. Payments for support of additional dependents not living at your home \$-Regular expenses from operation of business, profession, or farm (attach detailed statement) \$ -17. Other: Newspaper/Mags & Childcare & Pet Haircuts, Hygiene, Tuition, Books & Postage/Banking Babysitting Care: Eyecare, Meds GLS Repay: \$250.00 \$30.00 \$200.00 \$ -\$20.00 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and if applicable, on \$3,634.00 the Stastical of Summary of Certain Liabilities and Related Data. 19. Describe any increase/decrease in expenditures anticipated to occur within the year following the filing this document: None \$ 3,652.11 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I \$3,634.00 b. Average monthly expenses from Line 18 above c. Monthly net income (a. minus b.) \$ 18.11 \$ 2,150.00 d. Total amount to be paid into plan monthly

Record #: 404204 B6J (Official Form 6J) (12/07) Page 1 of 1

Case 09-11227 Doc 1 Filed 03/31/09 Entered 03/31/09 12:11:03 Desc Main Document Page 24 of 40

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

David Bullis Debtor Bankruptcy Docket #:

Attorney for Debtor: Alex Wilson

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated:	03/25/2009	/s/ David Bullis	X Date & Sign
		David Rullis	

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by the Law Offices of Peter Francis Geraci.

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

Case 09-11227 Doc 1 Filed 03/31/09 Entered 03/31/09 12:11:03 Desc Main Document Page 25 of 40

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

David Bullis, Debtor

Attorney for Debtor: Alex Wilson

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filling of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	AMOUNT	SOURCE	
	2009: \$4,237/mo 2008: \$53,850 2007: \$52,319	employment	
X	Spouse		
	AMOUNT	SOURCE	

PFG Record # 404204 B7 (Official Form 7) (12/07) Page 1 of 12

Case 09-11227 Doc 1 Filed 03/31/09 Entered 03/31/09 12:11:03 Desc Main Document Page 26 of 40

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

David Bullis, Debtor

Attorney for Debtor: Alex Wilson

STATEMENT OF FINANCIAL AFFAIRS

NO	NE

02. INCOME OTHER THAN FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	AMOUNT	SOURCE	
ONE			
X	Spouse		
Λ			
	AMOUNT	SOURCE	

03. PAYMENTS TO CREDITORS:

Complete a. or b. as appropriate, and c.

a. INDIVIDUAL OR JOINT DEBTOR(S) WITH PRIMARILY CONSUMER DEBTS: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately proceeding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600.00. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Dates of	Amount	Amount
Payments	Paid	Still Owing
Monthly	\$ 5,112	\$ 198,916
Monthly	\$ 708	\$ 20,832
	Payments Monthly	Payments Paid Monthly \$ 5,112



b. DEBTOR WHOSE DEBTS ARE NOT PRIMARILY CONSUMER DEBTS: List each payment or other transfer to any creditor made with 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000 (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by each or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address	Dates of	Amount Paid or Value of	Amount
of Creditor	Payment/Transfers	Transfers	Still Owing

404204 B7 (Official Form 7) (12/07) Page 2 of 12 PFG Record #

Case 09-11227 Doc 1 Filed 03/31/09 Entered 03/31/09 12:11:03 Desc Main Document Page 27 of 40

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

David Bullis, Debtor

Attorney for Debtor: Alex Wilson

STATEMENT OF FINANCIAL AFFAIRS

NONE

X

c. ALL DEBTORS: List all payments made within 1 year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments be either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name & Address of Creditor & Relationship to Debtor Dates of Payments

Amount Paid or Value of Transfers Amount Still Owing

NON

04. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTIONS, GARNISHMENTS AND ATTACHMENTS:

List all lawsuits & administrative proceedings to which the debtor is or was a party within 1 (one) year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF PROCEEDING COURT OF AGENCY AND LOCATION STATUS OF DISPOSITION

NONE

04b. WAGES OR ACCOUNTS GARNISHED: Describe all property that has been attached, garnished or seized under any legal or equitable process within (1) one year preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person for Whose Benefit Property was Seized

Date of Seizure Description and Value of Property

NONE

05. REPOSSESSION, FORECLOSURES AND RETURNS:

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor or Seller Date of Repossession, Foreclosure Sale, Transfer or Return Description and Value of Property

PFG Record # 404204 B7 (Official Form 7) (12/07) Page 3 of 12

Case 09-11227 Doc 1 Filed 03/31/09 Entered 03/31/09 12:11:03 Desc Main Document Page 28 of 40

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

David	Bullis.	Debtor
-------	---------	--------

Attorney for Debtor: Alex Wilson

STATEMENT OF FINANCIAL AFFAIRS

NONE

06. ASSIGNMENTS AND RECEIVERSHIPS:

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Date Terms of Address of of Assignment or Assignee Assignment Settlement

NONE

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one (1) year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and
AddressName & Location
of Court CaseDateDescription
and Value ofof CustodianTitle & NumberOrderProperty

NONE

07. GIFTS:

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person Relationship Date Description or to Debtor, of and Value Organization If Any Gift Description

NONE

08. LOSSES:

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Description and Description of Circumstances and, Date
Value if Loss Was Covered in Whole or in of
of Property Part by Insurance, Give Particulars Loss

PFG Record # 404204 B7 (Official Form 7) (12/07) Page 4 of 12

Case 09-11227 Doc 1 Filed 03/31/09 Entered 03/31/09 12:11:03 Desc Main Document Page 29 of 40

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

David Bullis, Debtor

Attorney for Debtor: Alex Wilson

STATEMENT OF FINANCIAL AFFAIRS

09. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY:

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one (1) year immediately preceding the commencement of this case.

Name and Address of Payee Date of Payment, Name of Payer if Other Than Debtor Amount of Money or Description and Value of Property

Payment/Value:

2,500.00

Law Office of Peter Francis Geraci 55 E. Monroe Street #3400

Chicago, IL60603

NONE

09a. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY: List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within 1 year immediately preceding the commencement of this case.

Name and Address of Payee Date of Payment, Name of Payer if Other Than Debtor Amount of Money or description and Value of Property

X

10. OTHER TRANSFERS

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security with two (2) years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Transferee, Relationship to Debtor Describe Property Transferred and Value Received

NONE

10b. List all property transferred by the debtor within ten (10) years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

Name of Trust or other Device Date(s) of Transfer(s)

Date

Amount and Date of Sale or Closing

PFG Record # 404204 B7 (Official Form 7) (12/07) Page 5 of 12

Case 09-11227 Doc 1 Filed 03/31/09 Entered 03/31/09 12:11:03 Desc Main Document Page 30 of 40

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

David Bullis, Debtor

Attorney for Debtor: Alex Wilson

STATEMENT OF FINANCIAL AFFAIRS

X

11. CLOSED FINANCIAL ACCOUNTS:

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one (1) year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Institution

Type of Account, Last Four Digits of Account Number, and Amount of Final Balance

Amount and Date of Sale or Closing

12. SAFE DEPOSIT BOXES:

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not

Name and Address of Bank or Other Depository

Names & Addresses of Those With Access to Box or depository

Description of Contents

Date of Transfer or Surrender, if Any

X

13. SETOFFS:

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address

Date

Amount

of Creditor

of Setoff

of Setoff

X

14. LIST ALL PROPERTY HELD FOR ANOTHER PERSON:

List all property owned by another person that the debtor holds or controls.

Name and Address of Owner

Description and Value of Property

Location of Property

404204 B7 (Official Form 7) (12/07) Page 6 of 12 PFG Record #

Case 09-11227 Doc 1 Filed 03/31/09 Entered 03/31/09 12:11:03 Desc Main Document Page 31 of 40

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

David Bullis, Debtor

Attorney for Debtor: Alex Wilson

	STATEMENT OF FI	NANCIAL AFFAIRS	
15. PRIOR ADDRESS OF DEBTOR	R(S):		
		ncement of this case, list all premises which the ase. If a joint petition is filed, report also any sep	
Address	Name Used	Dates of Occupancy	
Address			
Louisiana, Nevada, New Mexico, Pu	uerto Rico, Texas, Washington, or Wiscor	, or territory (including Alaska, Arizona, Californi sin) within eight (8) years immediately preceding iny former spouse who resides or resided with th	the the
Louisiana, Nevada, New Mexico, Pu	uerto Rico, Texas, Washington, or Wiscor	sin) within eight (8) years immediately preceding	the the
couisiana, Nevada, New Mexico, Post commencement of the case, identify the community property state.	uerto Rico, Texas, Washington, or Wiscor	sin) within eight (8) years immediately preceding	the the
Louisiana, Nevada, New Mexico, Pu commencement of the case, identify the community property state. Name	uerto Rico, Texas, Washington, or Wiscor the name of the debtor's spouse and of	sin) within eight (8) years immediately preceding	the the
ouisiana, Nevada, New Mexico, Pusommencement of the case, identify the community property state. Name 7. ENVIRONMENTAL INFORMAT	uerto Rico, Texas, Washington, or Wiscor the name of the debtor's spouse and of	sin) within eight (8) years immediately preceding	the the
ouisiana, Nevada, New Mexico, Pusommencement of the case, identify the community property state. Name 7. ENVIRONMENTAL INFORMAT For the purpose of this question, the environmental Law" means any fectoric substances, wastes or material	nerto Rico, Texas, Washington, or Wiscor the name of the debtor's spouse and of lon. ION: e following definitions apply:	egulating pollution, contamination, releases of hand water, or other medium, including, but not lim	g the ne debtor in
couisiana, Nevada, New Mexico, Potenmencement of the case, identify the community property state. Name 17. ENVIRONMENTAL INFORMAT For the purpose of this question, the Environmental Law" means any fectoxic substances, wastes or material statutes or regulations regulating the	JON: Ion: Ion:	egulating pollution, contamination, releases of hand water, or other medium, including, but not lim	g the ne debtor in azardous or nited to,

NONE

environmental Law.

17a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

Site Name	Name and Address	Date	Environmental
and Address	of Governmental Unit	of Notice	Law

PFG Record # 404204 B7 (Official Form 7) (12/07) Page 7 of 12

Document Page 32 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

David	Bullis.	Debtor
-------	---------	--------

Attorney for Debtor: Alex Wilson

	ery site for which the debtor provided notic nit to which the notice was sent and the da	-	Hazardous
Site Name and Address	Name and Address of Governmental Unit	Date of Notice	Environmental Law
•	proceedings, including settlements or order name and address of the governmental uni	<u>-</u>	•
Name and Address of	Docket	Status of	
Governmental Unit	Number	Disposition	
ending dates of all businesses in which partnership, sole proprietor, or was se	e names, addresses, taxpayer identification the debtor was an officer, director, partnerfement of this case, or in which the debtor of	er, or managing executive of a corporati r activity either full- or part-time within si	on, partner in a x (6) years
a. If the debtor is an individual, list the ending dates of all businesses in which partnership, sole proprietor, or was see immediately preceding the commence within six (6) years immediately preceding the debtor is a partnership, list the rending dates of all businesses in which	e names, addresses, taxpayer identification that the debtor was an officer, director, partnerf-employed in a trade, profession, or other ement of this case, or in which the debtor ording the commencement of this case. The state of the debtor was a partner or owned 5 per the the debtor was a partner or owned 5 per the the debtor was a partner or owned 5 per the the debtor was a partner or owned 5 per the the debtor was a partner or owned 5 per the the debtor was a partner or owned 5 per the the debtor was a partner or owned 5 per the the debtor was a partner or owned 5 per the the debtor was a partner or owned 5 per the the debtor was a partner or owned 5 per the the debtor was a partner or owned 5 per the the debtor was a partner or owned 5 per the the debtor was a partner or owned 5 per the the debtor the the debtor was a partner or owned 5 per the the debtor the	er, or managing executive of a corporati r activity either full- or part-time within si wned 5 percent or more of the voting or umbers, nature of the businesses, and	on, partner in a x (6) years equity securities beginning and
a. If the debtor is an individual, list the ending dates of all businesses in which partnership, sole proprietor, or was see immediately preceding the commence within six (6) years immediately preceding the debtor is a partnership, list the rending dates of all businesses in which (6) years immediately preceding the office of the debtor is a corporation, list the resulting dates of all businesses in which (6) years immediately preceding the office of the debtor is a corporation, list the resulting dates of all businesses in which years immediately preceding the office of the debtor is a corporation, list the resulting dates of all businesses in which years immediately preceding the office of the debtor is a corporation, list the resulting dates of all businesses in which years immediately preceding the office of the debtor is a corporation, list the resulting dates of the debtor is a corporation, list the resulting dates of the debtor is a corporation, list the resulting dates of the debtor is a corporation, list the resulting dates of the debtor is a corporation, list the resulting dates of the debtor is a corporation, list the resulting dates of the debtor is a corporation, list the resulting dates of the debtor is a corporation, list the resulting dates of the debtor is a corporation.	e names, addresses, taxpayer identification the the debtor was an officer, director, partner elf-employed in a trade, profession, or other ement of this case, or in which the debtor ording the commencement of this case. In the debtor was a partner or owned 5 per commencement of this case. In the debtor was a partner or owned 5 per commencement of this case. In the debtor was a partner or owned 5 per commencement of this case.	er, or managing executive of a corporation activity either full- or part-time within silowned 5 percent or more of the voting or umbers, nature of the businesses, and cent or more of the voting or equity second umbers, nature of the businesses, and umbers, nature of the businesses, and	on, partner in a x (6) years equity securities beginning and urities, within six
a. If the debtor is an individual, list the ending dates of all businesses in which partnership, sole proprietor, or was seen immediately preceding the commence within six (6) years immediately preceding the debtor is a partnership, list the rending dates of all businesses in which (6) years immediately preceding the continuous immediately preceding the continuous dates of all businesses in which the debtor is a corporation, list the rending dates of all businesses in which	e names, addresses, taxpayer identification the the debtor was an officer, director, partner elf-employed in a trade, profession, or other ement of this case, or in which the debtor ording the commencement of this case. In the debtor was a partner or owned 5 per commencement of this case. In the debtor was a partner or owned 5 per commencement of this case. In the debtor was a partner or owned 5 per commencement of this case.	er, or managing executive of a corporation activity either full- or part-time within silowned 5 percent or more of the voting or umbers, nature of the businesses, and cent or more of the voting or equity second umbers, nature of the businesses, and umbers, nature of the businesses, and	on, partner in a x (6) years equity securities beginning and urities, within six
a. If the debtor is an individual, list the ending dates of all businesses in which partnership, sole proprietor, or was seen immediately preceding the commence within six (6) years immediately preceding the debtor is a partnership, list the rending dates of all businesses in which (6) years immediately preceding the continuous immediately preceding the rending dates of all businesses in which (6) years immediately preceding the continuous immediately preceding the subject of Soc. Sec. No./Complete EIN or	e names, addresses, taxpayer identification the the debtor was an officer, director, partner elf-employed in a trade, profession, or other ement of this case, or in which the debtor or ding the commencement of this case. In ames, addresses, taxpayer identification in the debtor was a partner or owned 5 per commencement of this case. In ames, addresses, taxpayer identification in the debtor was a partner or owned 5 per commencement of this case. In a partner or owned 5 per commencement of this case.	er, or managing executive of a corporation activity either full- or part-time within sign when 5 percent or more of the voting or sumbers, nature of the businesses, and cent or more of the voting or equity secutions. In the secution of the voting or equity secutions or more of the voting or equity secutions. Nature of	on, partner in a x (6) years equity securities beginning and urities, within six beginning and urities within six Beginning and and arities within six
a. If the debtor is an individual, list the ending dates of all businesses in which partnership, sole proprietor, or was see immediately preceding the commence within six (6) years immediately preceding the debtor is a partnership, list the rending dates of all businesses in which (6) years immediately preceding the control of the debtor is a corporation, list the rending dates of all businesses in which (6) years immediately preceding the control of the debtor is a corporation, list the rending dates of all businesses in which (6) years immediately preceding the of the control of the	e names, addresses, taxpayer identification the the debtor was an officer, director, partner elf-employed in a trade, profession, or other ement of this case, or in which the debtor ording the commencement of this case. In the debtor was a partner or owned 5 per commencement of this case. In the debtor was a partner or owned 5 per commencement of this case. In the debtor was a partner or owned 5 per commencement of this case.	er, or managing executive of a corporation activity either full- or part-time within sill with the percent or more of the voting or umbers, nature of the businesses, and cent or more of the voting or equity secutions. Nature	on, partner in a x (6) years equity securities beginning and urities, within six beginning and urities within six

PFG Record # 404204 B7 (Official Form 7) (12/07) Page 8 of 12

Document Page 33 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

David Bullis, Debtor

Attorney for Debtor: Alex Wilson

	STATEMENT OF F	INANCIAL AFFAIRS
has been, within six years immedia executive, or owner of more than 5	tely preceding the commencement of this	oration or partnership and by any individual debtor who is or case, any of the following: an officer, director, managing of a corporation; a partner, other than a limited partner, of a er activity, either full- or part-time.
,	ding the commencement of this case. A de	only if the debtor is or has been in business, as defined above, ebtor who has not been in business within those six years
19. BOOKS, RECORDS AND FIN	ANCIAL STATEMENTS:	
List all bookkeepers and accountar the keeping of books of account ar		preceding the filing of this bankruptcy case kept or supervised
Name and Address	Dates Services Rendered	
19b. List all firms or individuals what account and records, or prepared a		ling the filing of this bankruptcy case have audited the books of
Name	Address	Dates Services Rendered
	o at the time of the commencement of this account and records are not available, ex	case were in possession of the books of account and records
Name	. Address	
	editors and other parties, including merca years immediately preceding the commer	ntile and trade agencies, to whom a financial statement was neement of this case.

PFG Record # 404204 B7 (Official Form 7) (12/07) Page 9 of 12

Document Page 34 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

David	Bullis.	Debtor
-------	---------	--------

Attorney for Debtor: Alex Wilson

Date Inventory. Date Inventory of Superviso	(specify cost, market of other basis) from of the records of each of the inventories reported in a., above. as of Custodian Records D SHAREHOLDERS:
Date Inventory of Inventory Supervisor List the name and address of the person having possession Date Name and Addresses of Inventory of Inventory Inventory Inventory Inventory Inventory Name and Addresses of Inventory Inventory Inventory Research Inventory Inventory Research Inventory Inventory Research Inventory Inventory Research Inventory Inventory Inventory Research Inventory Inventory Inventory Research Inventory Inventory Inventory Inventory Inventory Research Inventory In	Dollar Amount of Inventory (specify cost, market of other basis) from of the records of each of the inventories reported in a., above. The seconds of the inventories reported in a., above. The seconds of the inventories reported in a., above.
of Inventory Supervisor List the name and address of the person having possession Date Of Inventory Name and Addresses Of Inventory Name and Addresses Of Inventory Name and Addresses Of Inventory Reserving Name Nature	(specify cost, market of other basis) from of the records of each of the inventories reported in a., above. as of Custodian Records D SHAREHOLDERS:
List the name and address of the person having possession Date Of Inventory Name and Addresses of Inventory Reserved Name Nature	ion of the records of each of the inventories reported in a., above. Is of Custodian Records D SHAREHOLDERS:
Date Name and Addresses of Inventory of Inventory Research 1. CURRENT PARTNERS, OFFICERS, DIRECTORS AND If the debtor is a partnership, list nature and percentage of the second secon	ns of Custodian Records D SHAREHOLDERS:
Date Name and Addresses of Inventory of Inventory Research 1. CURRENT PARTNERS, OFFICERS, DIRECTORS AND If the debtor is a partnership, list nature and percentage of the second secon	ns of Custodian Records D SHAREHOLDERS:
of Inventory of Inventory Re 1. CURRENT PARTNERS, OFFICERS, DIRECTORS AND If the debtor is a partnership, list nature and percentage of Nature Name Nature	D SHAREHOLDERS:
CURRENT PARTNERS, OFFICERS, DIRECTORS AND If the debtor is a partnership, list nature and percentage of Nature	D SHAREHOLDERS:
	or interest or each member of the partnership.
and Address of Interes	e Percentage of
	est Interest
1b. If the debtor is a corporation, list all officers & directors or ontrols, or holds 5% or more of the voting or equity securities	of the corporation; and each stockholder who directly or indirectly owns, es of the corporation.
Name .	Nature and Percentage of
and Address Title	Stock Ownership
2. FORMER PARTNERS, OFFICERS, DIRECTORS AND S	SHAREHOLDERS:
the debtor is a partnership, list the nature and percentage of	of partnership interest of each member of the partnership.
	Date of

PFG Record # 404204 B7 (Official Form 7) (12/07) Page 10 of 12

Document Page 35 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

David Bullis, Debtor

Attorney for Debtor: Alex Wilson

	STATEMENT OF FIN	IANCIAL AFFAIRS
22b. If the debtor is a corporation, list mmediately preceding the commence		p with the corporation terminated within one (1) year
Name and Address	Title	Date of Termination
f the debtor is a partnership or corpor		credited or given to an insider, including compensation in any
form, bonuses, loans, stock redemption commencement of this case.	ns, options exercised and any other perc	uisite during one year immediately preceding the
Name and Address of Recipient, Relationship to Debtor	Date and Purpose of Withdrawal	Amount of Money or Description and value of Property
f the debtor is a corporation, list the n	• •	umber of the parent corporation of any consolidated group (6) years immediately preceding the commencement of the
•	• •	

PFG Record # 404204 B7 (Official Form 7) (12/07) Page 11 of 12

Case 09-11227 Doc 1 Filed 03/31/09 Entered 03/31/09 12:11:03 Desc Main Document Page 36 of 40

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

David Bullis, Debtor

Attorney for Debtor: Alex Wilson

STATEMENT OF FINANCIAL AFFAIRS

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 03/25/2009 /s/ David Bullis

David Bullis

David Bullis

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

PFG Record # 404204 B7 (Official Form 7) (12/07) Page 12 of 12

Case 09-11227 Doc 1 Filed 03/31/09 Entered 03/31/09 12:11:03 Desc Main Document Page 37 of 40

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

David Bullis / Debtor

Attorney for Debtor: Alex Wilson

DEBTOR'S STATEMENT OF INTENTION

PART A – Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
Creditor's Name: HFC Attn: Bankruptcy Dept. Po Box 1547 Chesapeake VA 23327	Describe Property Securing Debt: 414 Pierce St. Aurora, IL 60505 - (Debtors primary residence) Title held in joint tenancy with Donald Reid
Property will be (check one):	
□Surrendered	Retained
If retaining the property, I intend to (check at least	one):
☐Redeem the property	
■Reaffirm the debt	
□Other. Explain	(for example, avoid lien using 110 U.S.C. §
[522(f)).	
Property is (check one):	
■Claimed as exempt	□Not claimed as exempt

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Dated: 03/25/2009

/s/ David Bullis

David Bullis

X Date & Sign

Case 09-11227 Doc 1 Filed 03/31/09 Entered 03/31/09 12:11:03 Desc Main Document Page 38 of 40

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

David Bullis, Debtor Bankruptcy Docket #:

Attorney	for	Debtor:	Alex	Wilson
----------	-----	---------	------	--------

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR - 2016B

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

The compensation paid or promised by the Debtor(s), to the undersigned, is as follows:

For legal services, Debtor(s) agrees to pay and I have agreed to accept

Prior to the filing of this Statement, Debtor(s) has paid and I have received

\$2,500

The Filing Fee has been paid.

Balance Due

2. The source of the compensation paid to me was:

Debtor(s)	l l Oth	ner:	snecify)

3. The source of compensation to be paid to me on the unpaid balance, if any, remaining is:

Debtor(s) Other: (specify)

The undersigned has received no transfer, assignment or pledge of property from the debtor(s) except the following for the value stated: **None.**

- 4. The undersigned has not shared or agreed to share with any other entity, other than with members of the undersigned's law firm, any compensation paid or to be paid without the client's consent, except as follows: **None.**
- 5. The Service rendered or to be rendered include the following:
- (a) Analysis of the financial situation, and rendering advice and assistance to the client in determining whether to file a petition under Title 11, U.S.C.
- (b) Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
- (c) Representation of the client at the first scheduled meeting of creditors.
- (d) Advice as required.
- **6.** By agreement with the debtor(s), the above-disclosed fee does not include the following service: Fee does **NOT** include missed court dates & amendments to schedules, contested matters, motions, objections to discharge or other matters except the first meeting of creditors.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.

Respectfully Submitted,

Dated: 03/30/2009 /s/ Alex Wilson

Attorney Name: Alex Wilson
LAW OFFICES OF PETER FRANCIS GERACI
55 E. Monroe Street #3400
Chicago IL 60603
312.332.1800 (PH) 312.332.6354 (FAX)

Bar No: 6278725

Doc 1 Filed 03/31/09 Entered 03/31/09 12:11:03 Desc Main Case 09-11227 Document Page 39 of 40

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

n re			
David Bull Attorney for	or Debtor: Alex Wilson		
		VERIFICATION OF CREDITOR MATRIX	
The above n	named Debtor(s) hereby ver	rify that the attached list of creditors is true and correct to the best of	f our knowledge.
	I DECLARE UNDE	ER PENALTY OF PERJURY THAT THE FOREGOING IS TRU	E AND CORRECT.
Dated:	03/25/2009	/s/ David Bullis	X Date & Sign
		David Bullis	7. 24.0 0. 0.9.1

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

David Bullis Debtor

NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before bankruptcy filing. Briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) must be provided by nonprofit budget & credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not

Chapter 13: Repayment of All or Part of Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family farm or fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

I (We), the debtor(s), affirm that I (we) have received and read this notice.

/s/ David Bullis Sign & Date 03/25/2009 Dated: Here **David Bullis** Sign & Date Here /s/ Alex Wilson 03/30/2009 Dated: Attorney: Alex Wilson

Bar No: 6278725

PFG Record # 404204